Health Reform and YOU

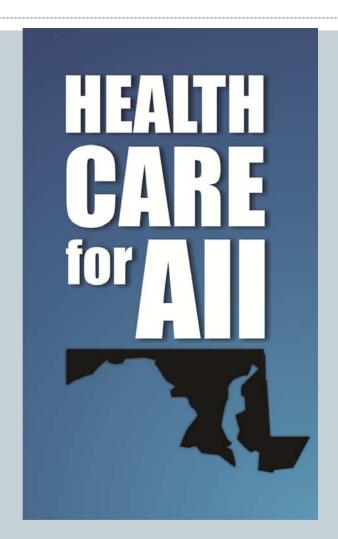
SUZANNE SCHLATTMAN MSW, MPH HEALTH CARE FOR ALL! COALITION

PRESENTATION FOR THE MARYLAND OFFICE OF MINORITY HEALTH AND HEALTH DISPARITIES

APRIL 5, 2013

Agenda

- Introduction
- Watch Health Reform Hits Main Street
- Maryland-specific update
- Q&A



Kaiser Family Foundation



http://healthreform.kff.org/the-animation.aspx

The Patient Protection and Affordable Care Act: Key Points for Maryland

 Over 300,000 Marylanders will gain coverage when the law is fully implemented

Immediate benefits of the ACA

Consumer Protections

- Insurance companies can no longer:
 - Impose annual or lifetime limits on benefits
 - Deny coverage for gender or pre-existing condition* or rescind coverage if you get sick
 - ➤ Charge a co-pay for preventive care like cancer screenings.
- Insurance companies must send rebate checks to members if they spend less than 80% of the members' premiums on care.

Immediate benefits of the ACA

Young Adult Dependent Coverage Extension

Young adults may remain on their parents' health insurance plan up to age 26

Small Business Tax Credits

➤ Small businesses with 25 or fewer employees with an average annual wage of \$50,000 or less who contribute at least 50% toward employee's health insurance costs can claim a tax credit of up to 35% of the business' health care costs

High Risk Pool

Consumers with pre-existing conditions may now obtain coverage through MHIP Federal in addition to MHIP

Key policy decisions left up to states

- Exchanges
- Medicaid Expansion
- New standards for insurance companies/plans
- Financing

Supreme Court Decision

 It changes the mechanism the Fed can use to enforce Medicaid expansion.

 Maryland will continue to plan for full Medicaid expansion.

Mandates

Employer and Individual Mandates

- Essential component to stabilize risk pool
- Individual mandate will be phased-in
- Affordability exemption
- Supported by the Supreme Court



Office of Health Reform

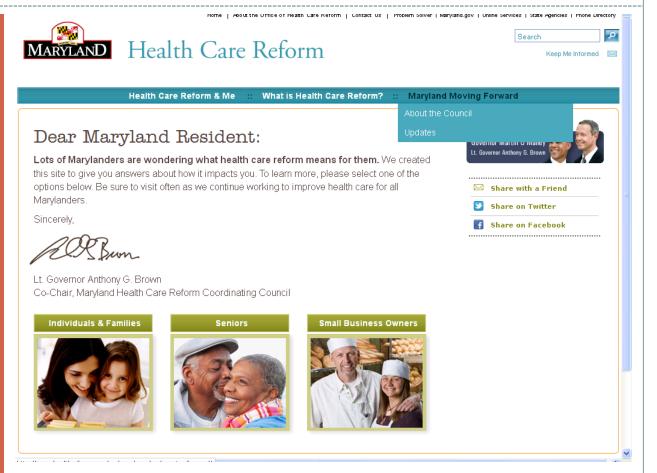
*Government website

Resources include:

Overview of reform and expected impact on state's health care system and economy

Relevant updates/events

Councils/committee meetings and minutes



www.healthreform.maryland.gov



Maryland Health Connection

*Consumer website

Resources include:

Implementation timeline

Links to existing coverage programs

Sign-up for text or email updates





Welcome to Maryland Health Connection
—a new marketplace opening in October 2013.

www.marylandhealthconnection.gov



Maryland Health Benefit Exchange

*Policy/advocate website

Resources include:

Information about the MHBE Board

Public meeting schedule and minutes

Reports

Connector Entity RFP



Welcome to the Maryland Health Benefit Exchange

The Maryland Health Benefit Exchange (MHBE), working in partnership with the Department of Health and Mental Hygiene, Maryland Insurance Administration, Department of Human Resources and statewide stakeholders is establishing Maryland's state-based health insurance exchange, scheduled to open for business in October 2013.

The goal is clear: to make health insurance affordable and accessible for all Maryland residents.



www.marylandhbe.com



The ACA creates many exciting opportunities to strengthen our health care system. It is important to be engaged in the implementation of the law to ensure that the full benefit of the law is realized.



Reliable sites and recent reports:

- HHS website: healthcare.gov
- KFF Focus on Health Reform series
- Where the Rubber Meets the Road: Strategies for Successful state implementation of the Affordable Care Act

Maryland Specific:

- Office of Health Reform
- Maryland Health Benefit Exchange
- <u>Urban Institute: Maryland Site Visit Report (2012)</u>
- Maryland Health Care for All! Coalition

Thank you!

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